

"NOTICE

YOU HAVE A RIGHT, UNDER ~~§ 14-1202.1~~ § 14-1212.1 OF THE COMMERCIAL LAW ARTICLE OF THE ANNOTATED CODE OF MARYLAND, TO PLACE A SECURITY FREEZE ON YOUR ~~CREDIT CONSUMER CREDIT~~ CREDIT REPORT ~~AT NO CHARGE TO YOU~~. THE SECURITY FREEZE WILL PROHIBIT A CONSUMER REPORTING AGENCY FROM RELEASING YOUR CONSUMER CREDIT REPORT OR ANY INFORMATION CONTAINED IN, OR DERIVED FROM, DERIVED FROM YOUR CREDIT CONSUMER CREDIT REPORT WITHOUT YOUR EXPRESS AUTHORIZATION. THE PURPOSE OF A SECURITY FREEZE IS TO PREVENT CREDIT, LOANS, AND SERVICES FROM BEING APPROVED IN YOUR NAME WITHOUT YOUR CONSENT.

YOU MAY ELECT TO HAVE A CONSUMER REPORTING AGENCY PLACE A SECURITY FREEZE ON YOUR ~~CREDIT CONSUMER CREDIT~~ CREDIT REPORT BY WRITTEN REQUEST SENT BY CERTIFIED MAIL, OR BY TELEPHONE, BY ELECTRONIC MAIL OR THE INTERNET IF THE CONSUMER REPORTING AGENCY HAS PROVIDES A SECURE ELECTRONIC MAIL CONNECTION, OR OVER THE INTERNET IF THE CONSUMER REPORTING AGENCY HAS A SECURE WEBSITE CONNECTION. THE CONSUMER REPORTING AGENCY MUST PLACE A SECURITY FREEZE ON YOUR ~~CREDIT CONSUMER CREDIT~~ CREDIT REPORT WITHIN 5 BUSINESS DAYS AFTER YOUR REQUEST IS RECEIVED, OR WITHIN 3 BUSINESS DAYS STARTING JULY 1, 2008. WITHIN ~~3~~ 5 BUSINESS DAYS AFTER A SECURITY FREEZE IS PLACED ON YOUR ~~CREDIT CONSUMER CREDIT~~ CREDIT REPORT, YOU WILL BE PROVIDED WITH A UNIQUE PERSONAL IDENTIFICATION NUMBER OR PASSWORD TO USE IF YOU WANT TO REMOVE THE SECURITY FREEZE OR TEMPORARILY LIFT THE SECURITY FREEZE TO RELEASE YOUR ~~CREDIT CONSUMER CREDIT~~ CREDIT REPORT TO A SPECIFIC PERSON OR FOR A SPECIFIC PERIOD OF TIME. YOU ALSO WILL RECEIVE INFORMATION ON THE PROCEDURES FOR REMOVING OR TEMPORARILY LIFTING A SECURITY FREEZE.

IF YOU WANT TO TEMPORARILY LIFT THE SECURITY FREEZE ON YOUR ~~CREDIT CONSUMER CREDIT~~ CREDIT REPORT, YOU MUST CONTACT THE CONSUMER REPORTING AGENCY AND PROVIDE ALL OF THE FOLLOWING:

- (1) ~~THE~~ THE UNIQUE PERSONAL IDENTIFICATION NUMBER OR PASSWORD PROVIDED BY THE CONSUMER REPORTING AGENCY;
- (2) THE PROPER IDENTIFYING INFORMATION TO VERIFY YOUR IDENTITY; AND